

**Information to identify the case:**

Debtor 1	<b>Herbert Bell Jr</b>	Social Security number or ITIN	xxx-xx-7896
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-21809-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Herbert Bell Jr

9/14/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Herbert Bell, Jr  
 Debtor

Case No. 18-21809-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db  
 517584919 +Herbert Bell, Jr, 63 Elizabeth Street, Pemberton, NJ 08068-1217  
 517584920 +Amerigas, 80 North Main Street, Windsor, NJ 08561-3209  
 517584921 Andrews FCU, Building 1682 - Andrews AFB, Washington, DC 20331  
 517584922 Apex Asset Management L.L.C., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 Bureau of Fiscal Service, DMSC-Birmingham Office, PO Box 830794,  
 Birmingham, AL 35283-0794  
 517584925 +Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407  
 517584926 +Carrington Mortgage Services, LLC, PO Box 3010, Anaheim, CA 92803-3010  
 517584931 Department of Veterans Affairs, PO Box 4444, Janesville, WI 53547-4444  
 517584933 Emergency Phy Assoc. of SJ, P.C., Akron Billing Center, 3585 Ridge Park Drive,  
 Akron, OH 44333-8203  
 517584934 +Gervine Bell, 108 Old Bridge Road, Maple Shade, NJ 08052-3022  
 517584936 HRRG, PO Box 459080, Sunrise, FL 33345-9080  
 517584937 +KML Law Group, P.C., 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812  
 517584938 +Law Offices of Randolph Walzer, PO Box 1234, 2042 W. Country Line Road, Unit 8,  
 Jackson, NJ 08527-2010  
 517584939 Mariner Finance, LLC., 8211 Town Center Dr., Baltimore, MD 21236-5904  
 517584942 +Pemberton Borough, 50 Egbert Street, Pemberton, NJ 08068-1209  
 517584944 +Roxanne Jenkins, 760 Eayestown Road, Whitehall Apartments, Bldg 12, Apt. 6,  
 Lumberton, NJ 08048-3162  
 517584948 Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8267  
 517584949 +Virtua Health Voorhees, 2 Brighton Road, Clifton, NJ 07012-1663  
 517584950 +Western Union Financial Services, Inc., PO Box 8525, Coral Springs, FL 33075-8525

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2018 00:39:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 15 2018 00:39:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517584923 EDI: CAPITALONE.COM Sep 15 2018 04:09:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 517598278 +EDI: AISACG.COM Sep 15 2018 04:09:00 Capital One Auto Finance, a division of Capital On,  
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517584927 EDI: CHRM.COM Sep 15 2018 04:09:00 Chrysler Capital, PO Box 961275,  
 Fort Worth, TX 76161-0275  
 517584928 EDI: CITICORP.COM Sep 15 2018 04:09:00 Citi Cards CBNA, PO Box 6241, Ibs Cdv Disputes,  
 Sioux Falls, SD 57117-6241  
 517584929 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Sep 15 2018 00:40:14 Comcast,  
 1490 Haddonfield-Berlin Road, Cherry Hill, NJ 08003-3652  
 517584930 EDI: RCSFNBMARIN.COM Sep 15 2018 04:09:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 517752602 +E-mail/Text: DMCCO.VBASPL@a.gov Sep 15 2018 00:40:35 Dept of Veterans Affairs,  
 Debt Management Center VA, POB 11930, St Paul, MN 55111-0930  
 517584932 +EDI: ESSL.COM Sep 15 2018 04:08:00 Dish Network, 9601 South Meridian Blvd.,  
 Englewood, CO 80112-5905  
 517584935 +E-mail/Text: bankruptcies@halstedfinancial.com Sep 15 2018 00:40:30  
 Halsted Financial Services, LLC., PO Box 828, 8001 Lincoln Ave., Suite 500,  
 Skokie, IL 60077-3657  
 517584940 EDI: AGFINANCE.COM Sep 15 2018 04:08:00 One Main Financial, Bankruptcy Dept.,  
 PO Box 6042, Sioux Falls, SD 57117-6042  
 517584941 EDI: AGFINANCE.COM Sep 15 2018 04:08:00 One Main Financial, 516 High St., Suite 5,  
 Mount Holly, NJ 08060-1026  
 517584945 +E-mail/Text: birminghamtops@sba.gov Sep 15 2018 00:40:06 Small Business Administration,  
 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424  
 517584946 EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060,  
 Orlando, FL 32896-5060  
 517586252 +EDI: RMSC.COM Sep 15 2018 04:09:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517584947 EDI: USAA.COM Sep 15 2018 04:08:00 USAA Savings Bank, PO Box 33009,  
 San Antonio, TX 78265-3009

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517584924\* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 517584943\* +Pemberton Borough, 50 Egbert Street, Pemberton, NJ 08068-1209

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 36

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON et al ...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON et al ...  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Nona Ostrove on behalf of Debtor Herbert Bell, Jr nostrove@ostrovelaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6